

United States Bankruptcy Court District of South Dakota	Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle) Cobb, Richard Michael	Name of Joint Debtor (Spouse) (Last, First, Middle) Cobb, Katie Rose
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names) NA	All Other Names used by the Joint Debtor in the last 8 years (married, maiden, and trade names) FKA Katie Rose Smid
Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all) 0956	Last four digits of Soc. Sec. Complete EIN or other Tax I.D. No. (if more than one, state all): 3004
Street Address of Debtor (No. & Street, City, and State): 206 E. 7 th Street Volga, South Dakota ZIP CODE 57071	Street Address of Joint Debtor (No. & Street, City, and State) 206 E. 7 th Street Volga, South Dakota ZIP CODE 57071
County of Residence or of the Principal Place of Business: Brookings	County of Residence or of the Principal Place of Business: Brookings
Mailing Address of Debtor (if different from street address): NA ZIP CODE	Mailing Address of Joint Debtor (if different from street Address): NA ZIP CODE
Location of Principal Assets of Business Debtor (if different	From street address above): NA
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) (see Exhibit D on page 2 of this form) <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) _____	Nature of Business (Check one box) <input type="checkbox"/> health care business <input type="checkbox"/> Single asset real estate <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other
Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-entity organization Under Title 26 of the United States Code Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee Attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested. Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	Chapter of Bankruptcy Code Under Which The Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 15 Petition for Recognition of a <input type="checkbox"/> Chapter 9 Foreign Main Proceeding <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 15 Petition for Recognition of a <input type="checkbox"/> Chapter 13 Foreign Nonmain Proceeding Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11USC 101(8) as "incurred by an individual primarily primarily for a personal, family purpose". <input type="checkbox"/> business debts
	Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11USC101(51D) <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 USC 101(51) Check if: <input type="checkbox"/> Debtor's aggregate no contingent liquidated debts owed to <u>Non-insiders of affiliates are less than \$2,190,000.</u> Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptance of the plan were solicited petition from one or more classes of creditors in accordance with 11USC1126(b)

Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.	THIS SPACE FOR COURT USE ONLY
Estimated Number of Creditors 1- 50- 100- 200- 1000- 5001- 10,001- 25,001- 50,001- OVER 49 99 199 999 5000 10,000 25,000 50,000 100,000 100,000 <input checked="" type="checkbox"/> — — — — — — — — — —	
Estimated \$0 \$50,001 <input checked="" type="checkbox"/> \$100,001 \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 Assets \$50,000 \$100,000 to \$500,000 to \$1 mil. to \$10 mil. to \$50 mil. to \$100 mil. to \$500 mil.	
Estimated \$0 \$50,001 <input checked="" type="checkbox"/> \$100,001 \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 Liabilities \$50,000 \$100,000 \$500,000 \$1 mil. \$10 mil. \$50 mil. \$100 mil.	

B1 (Official Form 1) (1/08)

Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Richard Michael Cobb and Katie Rose Cobb	
All Prior Bankruptcy Case Filed Within Last 8 Years	(If more than two, attach additional sheet)	
Location Where filed: NA	Case Number:	Date Filed:
Location Where filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than one, attach sheets)	
Name of Debtor: NA	Case Number:	Date Filed:
District:	Relationship:	Judge:
<p align="center">Exhibit A</p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10D and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p align="center">Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that (he or she) may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and I have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 USC 342(b).</p> <p>X /s/ <u>Nancy J. Nelson</u> <u>June 26, 2009</u> Signature of Attorney for Debtor(s) Date</p>	

Exhibit C
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.
<input checked="" type="checkbox"/> No.

Exhibit D
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)
<input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.
If this is a joint petition:
X Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue (Check any applicable box)
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding (in a federal or state court) in this District, or the interests of the parties will be served in regard to the relief sought in this District.
Statement by a Debtor who Resides as a Tenant of Residential Property Check all applicable boxes.
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following).
_____ Name of Landlord that obtained judgment
_____ Address of Landlord
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
<input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

B1 (Official Form 1) (1/08)	Page 3
Voluntary Petition (This page must be completed and filed in every case).	Name of Debtor(s) Richard Michael Cobb and Katie Rose Cobb
Signatures	
<p align="center">Signature(s) of Debtor(s) (Individual/Joint)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct. (If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7) I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. (If no attorney represents me and no bankruptcy petition preparer signs the petition) I have obtained and read the notice required by 11 USC 342b. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X <u>/s/ Richard Michael Cobb, June 26, 2009</u> Signature of Debtor Date X <u>/s/ Katie Rose Cobb, June 26, 2009</u> Signature of Joint Debtor Date Telephone Number (If not represented by attorney)</p>	<p align="center">Signature of a Foreign Representative</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) ___ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 USC Section 1515 are attached. ___ Pursuant to 11 USC Section 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X _____ Signature of Foreign Representative Printed Name of Foreign Representative _____ Date</p>
<p align="center">Signature of Attorney</p> <p>X <u>/s/ Nancy J. Nelson</u> Signature of Attorney for Debtor(s) Nancy J. Nelson Printed Name of Attorney for Debtor(s) Nancy J. Nelson, Attorney at Law Firm Name P.O. Box 662, Brookings, SD 57006 Address _____ 605-692-5312 Telephone Number June 26, 2009 Date</p>	<p align="center">Signature of Non-Attorney Bankruptcy Petition Preparer</p> <p>I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached. _____ Printed Name and title, if any, of Bankruptcy Petition Preparer Social Security number (If the bankruptcy petition preparer is not an individual state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. 110).</p>
<p align="center">Signature of Debtor (Corporation/Partnership)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. NA X _____ Signature of Authorized Individual Printed Name of Authorized Individual _____ Title of Authorized Individual _____ Date</p>	<p>Address X _____ _____ Date Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above. Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual. If more than one person prepared this document attach additional sheets conforming to the appropriated official form for each person. <i>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. 110; 18 U.S.C. 156.</i></p>

B1D (Official Form 1, Exhibit D) (12/08)

UNITED STATES BANKRUPTCY COURT

Southern District of South Dakota

In re Richard Michael Cobb and Katie Rose Cobb Case No. _____
Debtor(s) (if known)

**EXHIBIT D- INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE
WITH CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

X 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

___ 2. Within the 180 days **before the filling of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budge analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

B 1 D (Official Form 1, Exh. D) (12/08)-Cont.

— 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the service during the five days from the time I made my request, and the following exigent circumstance merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. (*Summarize exigent circumstances here.*)

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

___4, I am not required to receive a credit counseling briefing because of: *(Check the applicable statement). (Must be accompanied by a motion for determination by the court.)*

—Incapacity. (Defined in 11 USC Section 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities);

—Disability. (Defined in 11 USC Section 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or though the Internet.);

___ Active military duty in a military combat zone.

___ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 USC 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Richard Michael Cobb

Date: June 26, 2009

B1D (Official Form 1, Exhibit D) (12/08)

UNITED STATES BANKRUPTCY COURT

Southern District of South Dakota

In re Richard Michael Cobb and Katie Rose Cobb Case No. _____
Debtor(s)

**EXHIBIT D-INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE
WITH CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

X 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the service provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

B1D (Official Form 1, EXH.D) (12/08)-Cont.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the service during the five days from the time I made my request, and the following exigent circumstance merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. (Summarize exigent circumstances here.)

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of : Check the applicable statement : Must be accompanied by a motion for determination by the court.

_Incapacity. (Defined 11 USSDC Section 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities):

_Disability. (Defined in 11 USC Section 109(h)(4) as physical impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

_Active military duty in a military combat zone.

_5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 USC 109(h) does not apply in the district.

I CERTIFY UNDER PENALTY OF PERJURY THAT THE INFORMATION PROVIDED ABOVE IS TRUE AND CORRECT.

Signature of Debtor: /s/ Katie Rose Cobb Date: June 26, 2009

UNITED STATES BANKRUPTCY COURT**Southern District Of South Dakota**In re Richard Michael Cobb and Katie Rose Cobb
DebtorCase No. _____
(if known)
Chapter 7**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedule A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11 or 13.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$96,900.00		
B - Personal Property	Yes	4	\$21,850.12		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		\$156,469.37	
E - Creditors Holding Unsecured Priority Claims (Total of claims on Schedule E)	Yes	2		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$15,150.57	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$3211.76
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$3491.97

16 \$118,750.12 \$171,619.94

TOTAL _____

B6 Summary (Official Form 6-Summary) (12/07)

UNITED STATES BANKRUPTCY COURT
Southern District of South Dakota

In re Richard Michael Cobb and Katie Rose Cobb
Debtor

Case No. _____

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA
(28 U.S.C. Section 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in Section 101(8) of the Bankruptcy Code (11 USC Section 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 USC Section 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$0
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$0
Student Loan Obligations (from Schedule F)	\$3986.96
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0
TOTAL	\$3986.96

State the following:

Average Income (from Schedule I, Line 16)	\$3211.76
Average Expenses (from Schedule J, Line 18)	\$3491.97
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$3856.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$48,169.37
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$15,150.57
5. Total of non-priority unsecured debt (sum of 1, 3 and 4)		\$63,319.94

B6A (Official Form 6A) (12/07)

In re Richard Michael Cobb and Katie Rose Cobb
DebtorCase No. _____
(if known)**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases in this schedule. List them in Schedule G- Executory Contracts and Unexpired Leases.

If any entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C- Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	H W J C	Current Value Of Debtor's Interest in Property, Without Deducting any Secured Claim Or Exemption Or Exemption	Amount of Secured Claim
Residence located at: 206 E. 7 th Street Volga, SD 57071		J	\$96,900.00	\$133,027.30

Total \$96,900.00
(Report also on Summary of Schedules.)

B6B (Official Form 6B) (12/07)

In re Richard Michael Cobb and Katie Rose Cobb**Debtor**

Case No. _____

(If known)**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community,". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C- Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property". If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 USC 112 and Fed.R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		1. Cash	J	1. \$5.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		2. Savings account at Dakotaland, Volga, SD	J	2. \$5.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X	Savings account at Dakotaland, Volga, SD	W	\$5.00
4. Household goods and furnishings, including audio, video, and computer equipment.		Checking account at Dakotaland, Volga, SD	W	\$95.12
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X	4. Household goods and furnishings (see attached sheet)	J	4. \$3150.00
6. Wearing apparel.		6. Wearing apparel	J	6. \$500.00
7. Furs and jewelry.	X	Wedding rings	J	\$750.00
8. Firearms and sports, photographic. And other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		9. Life insurance Swenning Insurance	W	9. \$0.00 (term)
10. Annuities. Itemize and name each issuer.	X			
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).	X			

B6B (Official Form 6B) (12/07)

In re Richard Michael Cobb and Katie Rose Cobb

Case No. _____

Debtor

(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITH- OUT DEDUCTING A SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in unincorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owned to debtor including tax refunds. Give particulars.		18. 2008 tax refund (March 6, 2009) \$3725.00	J	18. \$0.00
		2009 tax refund prorata share 6 months	J	\$3500.00
		Accrued but unpaid wages estimate	J	\$1820.00
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A-Real Property.	X			
20. Contingent and noncontingent interest in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to set off claims. Give estimated value of each.	X			

In re Richard Michael Cobb and Katie Rose Cobb
DebtorCase No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		25. 2002 Pontiac Grand Prix (78,000 miles) (secured)	J	25. \$ 4900.00 fmv (loan \$7904.64, no equity)
26. Boats, motors, and accessories.	X	2002 Mercury Mountaineer (72,000 miles)	J	\$6500.00 fmv (no equity)
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops-growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X	35. Snow blower	J	35. \$200.00
34. Farm supplies, chemicals, and feed.	X	2 lawn mowers	J	\$200.00
35. Other personal property of any kind not already listed. Itemize.		Tools	J	\$100.00
		Diabetes equipment	J	\$120.00

1 continuations sheets attached Total \$ 21,850.12

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re Richard Michael Cobb and Katie Rose Cobb, Debtors

SCHEDULE B PERSONAL PROPERTY

4. Household goods and furnishings-

3 couches	\$140.00
Television	\$400.00
Play station 3	\$150.00
Wii	\$100.00
Play station 2	\$20.00
Games	\$200.00
Computer	\$150.00
Kitchen table and chairs	\$250.00
Cookware	\$150.00
Bed	\$50.00
Dressers	\$150.00
DVD/VCR	\$50.00
Washer and dryer	\$600.00
Stove	\$400.00
Refrigerator	\$150.00
Crib	\$50.00
Books	\$15.00
CD's	\$75.00
Pictures and frames	\$50.00

(Official Form 6C) (12/07)

In re Richard Michael Cobb and Katie Rose Cobb
DebtorCase No. _____
(if known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:
(Check one box)☐ 11 U.S.C. Section 522(b)(2)☒ 11 U.S.C. Section 522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds
\$136,875.

Description of Property	Specify Law Providing Each Exemption	Value Of Claimed Exemption	Current Value of Property Without Deducting Exemption
1. Cash	1. SDCL 43-45-4	1. \$5.00	1. \$5.00
2. accounts:	2.	2.	2.
Checking at Dakotaland	SDCL 43-45-4	\$95.12	\$95.12
Savings at Dakotaland	SDCL 43-45-4	\$5.00	\$5.00
Savings at Dakotaland	SDCL 43-45-4	\$5.00	\$5.00
3. Residence; 206 E. 7 th Street, Volga, SD 57071	3. SDCL 43-45-3	3. \$ 0.00	3. \$96,900.00
4. Household goods and furnishings (see attached sheet)	4. SDCL 43-45-4	4. \$3150.00	4. \$3150.00
5. Wearing apparel	5. SDCL 43-45-2	5. \$500.00	5. \$500.00
6. Wedding rings	6. SDCL 43-45-2(5)	6. \$750.00	6. \$750.00
7. 2008 tax refund (\$3725.00)	7. SDCL 43-45-4	7. \$0.00	7. \$0.00
2009 tax refund (prorata share 6 months)	SDCL 43-45-4	\$3500.00	\$3500.00
Accrued but unpaid wages estimate	SDCL 43-45-4	\$1820.00	\$1820.00
8. 2002 Pontiac Grand Prix GT	8. SDCL 43-45-4	8. \$0.00	8. \$4900.00
2002 Mercury Mountaineer	SDCL 43-45-4	\$0.00	\$6500.00
9. Snow blower	9. SDCL 43-45-4	9. \$200.00	9. \$200.00
2 lawn mowers	SDCL 43-45-4	\$200.00	\$200.00
Tools	SDCL 43-45-4	\$100.00	\$100.00
Diabetes equipment	SDCL 43-45-4	\$120.00	\$120.00
10. Life insurance policy (term)	10. SDCL 58-12-4	10. \$0.00 (term)	10. \$0.00

In re Richard Michael Cobb and Katie Rose Cobb, Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

3. Household goods and furnishings

3 couches	\$140.00
Television	\$400.00
Play station 3	\$150.00
Wii	\$100.00
Play station 2	\$20.00
Games	\$200.00
Computer	\$150.00
Kitchen table and chairs	\$250.00
Cookware	\$150.00
Bed	\$50.00
Dressers	\$150.00
DVD/VCR	\$50.00
Washer and dryer	\$600.00
Stove	\$400.00
Refrigerator	\$150.00
Crib	\$50.00
Books	\$15.00
CD's	\$75.00
Pictures and frames	\$50.00

In re Richard Michael Cobb and Katie Rose Cobb
DebtorCase No. _____
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. Section 112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "x" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J" or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "contingent". If the claim is unliquidated place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions Above)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. First Bank & Trust 520 6 th Street Brookings 57006		J	2 nd Mortgage on residence (in default) 206 E. 7 th St. Volga, SD 57071 VALUE\$96,900				\$21,126.20, plus any additional costs	\$21,126.20
ACCOUNT NO. Home Federal 1024 6 th Street Brookings, SD 57006		J	1 st mortgage on residence at 206 E. 7 th Street, Volga, SD 57071; foreclosure Started 6-11-09 VALUE \$96,900				\$111,901.10, plus any added costs for pending foreclosure	\$15,001.10
ACCOUNT NO. Wells Fargo Auto Plan P.O. Box 60510 Los Angeles, CA 90060-0510		J	2002 Pontiac Grand Prix GT VALUE \$4900.00				\$7904.64	\$3004.64
ACCOUNT NO. Wells Fargo Auto Plan P.O. Box 60510 Los Angeles, CA 90060-0510		J	2002 Mercury Mountaineer VALUE \$6500.00				\$15,537.43, plus any additional costs for return of vehicle	\$9037.43

0 continuation sheets
attached

Subtotal
(Total of this page)
Total

\$ 156,469.37 \$48,169.37
\$156,469.37 \$48,169.37

In re Richard Michael Cobb and Katie Rose Cobb
DebtorCase No. _____
(if known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entitled holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. Section 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

 Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. Section 507(a)(1).

 Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief 11 U.S.C. Section 507(a)(3).

 Wages, salaries, and commissions

Wages, salaries and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Section 507(a)(4).

 Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Section 507(a)(5).

B6E (Official Form 6E) (12/07)- Cont.

In re Richard Michael Cobb and Katie Rose Cobb
Debtor

Case No. _____
(if known)

 Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. Section 507(a)(6).

 Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. section 507(a)(7).

 Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. Section 507(a)(8).

 Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. Section 507 (a)(9).

 Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. Section 507(a)(10).

*Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

 0 continuation sheets attached

B6F (Official Form 6F) (12/07)In re Richard Michael Cobb and Katie Rose Cobb
DebtorCase No. _____
(if known)**SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and list four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. Section 112 and Fed.R.Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three column.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions above)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
ACCOUNT NO. Avera Brookings Medical Clinic 400 22 nd Avenue Brookings, SD 57006-2497		J	medical				\$1714.13
ACCOUNT NO. Capital One Bank (USA) NA P.O. Box 60599 City of Industry, CA 91716-0599		J	Credit card				\$854.72
ACCOUNT NO. First Financial Bank USA P.O. Box 7600 North Sioux City, SD 57049		J	Credit card				\$6522.28
ACCOUNT NO. Iowa Student Loan Ashford II Building 6775 Vista Drive West Des Moines, IA 50266		J	Student loans				\$3986.96

1 continuation sheets attached

Subtotal \$ 13,078.09

Total \$ _____

(Use only on last page of the completed Schedule F)

(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Richard Michael Cobb and Katie Rose Cobb Case No. _____
 Debtor (if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS, INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above)	C O D E B T O R	H, W, J, C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E	U N L I Q U I D	D I S P U T E D	AMOUNT OF CLAIM
ACCOUNT NO. _____ Lowe's P.O. Box 530914 Atlanta, GA 30353-0914		J	Credit card				\$1177.08
ACCOUNT NO. _____ Swenning Insurance P.O. Box 329 Brookings, SD 57006		J	miscellaneous				\$895.40
ACCOUNT NO. _____							
ACCOUNT NO. _____							
ACCOUNT NO. _____							

Sheet no. 1 of 1 sheets attached to Schedule F of
 Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ 2072.48

Total \$ 15,150.57

(Use only on last page of the completed Schedule F)

(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

B6G (Official Form 6G) (12/07)

Richard Michael Cobb and Katie Rose Cobb

In re

Case No. _____

Debtor**(if known)****SCHEDULE G- EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", Agent" etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. Section 112; Fed.R.Bankr. P. 1007(m).

☒ X Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

B 6H (Official Form 6H) (12/07)

In re Richard Michael Cobb and Katie Rose Cobb Case No. _____
Debtor (if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than s spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. Section 112; Fed. Bankr. P. 1007(m).

X Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

In re Richard Michael Cobb and Katie Rose Cobb

Case No. _____

Debtor

(if known)

SCHEDULE I- CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE	
Status: married	RELATIONSHIP: daughter	AGE: 10 months

Employment:	DEBTOR	SPOUSE
Occupation	assistant manager	Office manager
Name of Employer	McDonalds	Brookings Register
How Long Employed	3 months	1 year
Address of Employer	Brookings, SD 57006	Brookings, SD 57006

INCOME: (Estimate of average or projected monthly income At time case filed)	DEBTOR	SPOUSE (joint debtor)
	2080.00	
1. Current monthly gross wages, salary, and commissions (Prorate if not paid monthly).	\$ _____	\$ 1776.00
	0.00	0.00
2. Estimate monthly overtime	\$ _____	\$ _____
3. SUBTOTAL	\$ 2080.00	\$ 1776.00
4. LESS PAYROLL DEDUCTIONS	238.77	139.27
A. Payroll taxes and social security	\$ _____	\$ _____
B. Insurance (health and med. benefits)	\$ 22.23	\$ 243.97
C. Union dues	\$ 0.00	\$ 0
D. Other (Specify): _____	\$ 0.00	\$ 0
	261.00	
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ _____	\$ 383.24
	1819.00	1392.76
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ _____	\$ _____
7. Regular income from operation of business or profession or farm. (Attach detailed statement)	0	
	\$ _____	\$ 0
8. Income from real property	\$ 0	\$ 0
9. Interest and dividends	\$ 0	\$ 0
10. Alimony, maintenance or support payments payable to the Debtor for the debtor's use or that of dependents listed above.	0	0
	\$ _____	\$ _____
11. Social security or government assistance (Specify) _____	\$ 0	\$ 0
12. Pension or retirement income	\$ 0	\$ 0
13. Other monthly income (Specify) _____	\$ 0	\$ 0
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 0	\$ 0
15. AVERAGE MONTHLY INCOME (Add amounts shown on Lines 6 and 14)	1819.00	1392.76
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)	\$ 3211.76	\$ _____
(Report also on Summary of Schedules and if applicable, on Statistical Summary of Certain Liabilities and Related Data)		
17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:		

In re Richard Michael Cobb and Katie Rose Cobb

Case No. _____

Debtor

(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete the schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

____ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

1. Rent or home mortgage payment 1 st mortgage	\$ <u>938.00</u>
A. Are real estate taxes included? Yes <u>X</u> No <u> </u>	
B. Is property insurance included? Yes <u>X</u> No <u> </u>	
2. Utilities: a. Electricity and heating fuel	\$ <u>260.00</u>
B. Water and sewer	\$ <u>30.00</u>
C. Telephone and cable and internet	\$ <u>130.00</u>
D. Other: _____	\$ <u>0.00</u>
3. Home maintenance (repairs and upkeep)	\$ <u>50.00</u>
4. Food	\$ <u>350.00</u>
5. Clothing	\$ <u>80.00</u>
Day Care	\$ <u>360.00</u>
6. Laundry and dry cleaning	\$ <u>0.00</u>
7. Medical and dental expenses	\$ <u>150.00</u>
8. Transportation (not including car payments)	\$ <u>250.00</u>
9. Recreation, clubs, and entertainment, newspapers, magazines, etc.	\$ <u>20.00</u>
10. Charitable contributions	\$ <u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)	
A. Homeowner's or renter's	\$ <u>0</u>
B. Life	\$ <u>17.97</u>
C. Health	\$ <u>0</u>
D. Auto	\$ <u>150.00</u>
E. Other _____	\$ <u>0.00</u>
12 Taxes (not deducted from wages or included in home mortgage payments)	<u>0</u>
(Specify) _____	\$ _____
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
A. Auto	\$ <u>231.00</u>
B. Other <u>second mortgage</u>	\$ <u>280.00</u>
C. Other _____	\$ <u>0</u>
14. Alimony, maintenance, and support paid to others	\$ <u>0</u>
15. Payments for support of additional dependents not living at your home	\$ <u>0</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u>0</u>
Gym membership	\$ <u>70.00</u>
17. Other (miscellaneous items as toiletries)	\$ <u>125.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)	\$ <u>3491.97</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	
_____ _____	
20. STATEMENT OF MONTHLY NET INCOME	
A. Total monthly income from Line 16 of Schedule I	\$ <u>3211.76</u>
B. Total monthly expenses form Line 18 above	\$ <u>3491.97</u>
C. Monthly net income (a. minus b.)	\$ <u>-280.21</u>

B6 Declaration (Official Form 6- Declaration) (12/07)In re Richard Michael Cobb and Katie Rose Cobb

Case No. _____

Debtor

(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 18 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: June 26 2009

/s/ Richard Michael Cobb
Signature: _____
Debtor

Date: June 26, 2009

Signature: /s/ Katie Rose Cobb
(Joint Debtor, if any)
(If joint case, both spouses must sign.)

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. Section 110)

I declare under penalty of perjury that (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. Section 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. Sections 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. Section 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

NA

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

(Required by 11 U.S.C. Section 110)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who sign this document

Address

X

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. Section 110; 18 U.S.C. Section 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent to the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

NA

Date: _____

Signature: _____

(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571.

UNITED STATES BANKRUPTCY COURT

Southern District of South Dakota

In re: Richard Michael Cobb and Katie Rose Cobb
DebtorCase No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B. a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. Section 112; Fed.R.Bankr.P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is need for the answer to any questions, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. Section 101

1. Income from employment or operation of business

None — State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless spouses are separated and a joint petition is not filed.)

AMOUNT

Jan. 2009 to present approx. \$21,378.00
2008
2007

SOURCE

McDonalds (H) and Brookings Register (W), Brookings, SD
\$35,585.16 (H) and \$16,849.52 (W)
\$58,687.00 (H)

2. Income other than from employment or operation of business

None — State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is file, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
\$4083.00

SOURCE
2008 pension income and taxable interest

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement to this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Wells Fargo (re: loan on 2002 Mercury Mountaineer)	June, 2009	\$650.00	Wells Fargo took out of debtors'
Wells Fargo bank account this amount without notice to debtors and amount was applied to debt on vehicle which debtors are surrendering			

None X b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None X c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None
 _____ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
SD Housing Dev. Authority P.O. Box 1237 Pierre, SD 57501 (Home Federal, Brookings, SD)	foreclosure action started on mortgage on residence summons date 6-11-09		pending

None
 X b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

None
 _____ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Foreclosure action started (SD Housing Dev. Authority P.O. Box 1237, Pierre, SD 57501); Home Federal, Brookings, SD 57006	Summons 6-11-09	personal residence at 206 E. 7 th St., Volga, SD

6. Assignments and receiverships

None
 X a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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4

None

- X b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None

X

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None

X

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for _____ consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Nancy J. Nelson, Attorney at Law P.O. Box 662 Brookings, SD 57006	June, 2009	\$1600.00; legal fees, tax, filing fees, costs
Lutheran Social Services,	2009	\$50.00

5

10. Other transfers

None

- X a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,
RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY
TRANSFERRED AND
VALUE RECEIVED

- None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a X self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER
DEVICE

DATE(S) OF
TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION
AND VALUE OF PROPERTY OR DEBTOR'S
INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR
DIGITS OF ACCOUNT NUMBER,
AND AMOUNT OF FINAL BALANCE

AMOUNT AND
DATE OF SALE
OR CLOSING

Wells Fargo Bank
Brookings, SD 57006

checking account and savings account

0 balance; June 25, 2009

Home Federal, Brookings SD 57006

checking account

April 9, 2009

12. Safe deposit boxes

None

- X List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF BANK OR
OTHER DEPOSITORY

NAME AND ADDRESSES
OF THOSE WITH ACCESS
TO BOX OR DEPOSITORY

DESCRIPTION
OF
CONTENTS

DATE OF TRANSFER
OR SURRENDER,
IF ANY

13. SetoffsNone
X

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of their case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another personNone
X

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtorNone
X

If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during the period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former SpousesNone
X

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides with the debtor in the community property state.

NAME

17. Environmental Information

For the purpose of this question, the following definitions apply:

“Environmental Law” means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including , but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

“Site” means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owner or operated by the debtor, including, but not limited to, disposal sites.

“Hazardous Material” means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

- None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that **X** it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the dates of the notice, and, if known, the Environmental Law.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None **X** b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number. **X**

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18. Nature, location and name of business

- None **X** a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full-or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOC. SEC. NO ./ COMPLETE EIN OR I.D. NO.	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
<hr/>				
None <u>X</u>	b. Identify any business listed in response to subdivision a., above, that is “single asset real estate” as defined in 11 U.S.C. Section 101.			
NAME	ADDRESS			

The following questions are to be completed by every debtor that is a corporation or partnership and by an individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None X a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
------------------	-------------------------

None
X

b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
------	---------	-------------------------

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
------	---------

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial ☒ statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of ☒ each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT
OF INVENTORY

(Specify cost, market or other basis)

None b. List the names and address of the person having possession of the records of each of the inventories reported in a., ☒ above

DATE OF INVENTORY

NAME AND ADDRESSES
OF CUSTODIAN
OF INVENTORY RECORDS**21. Current Partners, Officers, Directors and Shareholders**

None a. If the debtor is a partnership, list the nature and percentage partnership interest of each member of the partnership. ☒

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or ☒ indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP**22. Former partners, officers, directors and shareholders**

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately ☒ preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None
X b. If the debtor is a corporation, list all officers, or directors, whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23. Withdrawals from a partnership or distributions by a corporation

None
X If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group

None
X If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------------	--------------------------------------

25. Pension Funds

None
X If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
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(If completed by an individual or individual and spouse)

I, declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto, and that they are true and correct.

Date June 26 2009 Signature /s/ Richard Michael Cobb
 Of Debtor
 Date June 26, 2009 Signature /s/ Katie Rose Cobb
 Of Joint Debtor
 (if any)

(If completed on behalf of a partnership or corporation)

I, declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date _____ Signature NA

Print Name and Title

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

0 continuation sheets attached

Penalty for making a false statement; Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 357)

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. Section 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. Section 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. Sections 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. Section 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer _____ Social Security No. (Required by 11 U.S.C. Section 110)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

 Address

X _____
 Signature of Bankruptcy Petition Preparer Date
 Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. Section 156

B22A (Official Form 22A) (Chapter 7) (12/08)

In re Richard Michael Cobb and Katie Rose Cobb According to the calculations required to be entered on this statement:
 (check one box as directed in Part I, III, or VI of this statement):

(Debtor)

☐ The presumption arises.☒ The presumption does not arise.☐ The presumption is temporarily inapplicable.

Case Number: _____

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS TEST CALCULATION

In addition to Schedule I and J, this statement must be completed by every individual Chapter 7 debtor, whether or not filing jointly. Unless the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint filer must complete a separate statement.

Part I. MILITARY AND NON-CONSUMER DEBTORS	
1 A	<p>Disabled Veterans. If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for “The presumption does not arise” at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p>Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 USC 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 USC 101(d)(1) or while I was performing a homeland defense activity (as defined in 32 USC 901(1)).</p>
1 B	<p>Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p>Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.</p>
1 C	<p>Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 USC 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 USC 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the “exclusion period”). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for “The presumption is temporarily inapplicable” at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.</p> <p>Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard</p> <p>A. <input type="checkbox"/> I was called to active duty after September 11, 2001, for a period of at least 90 days and <input type="checkbox"/> I remain on active duty/or/ <input type="checkbox"/> I was released from active duty on _____, which is less than 540 days before this bankruptcy case was filed; OR</p> <p>B. <input type="checkbox"/> I am performing homeland defense activity for a period of at least 90 days/or/ <input type="checkbox"/> I performed homeland defense activity for a period of at least 90 days, terminating on _____, which is less than 540 days before this bankruptcy case was filed.</p>
Part II. CALCULATION OF MONTHLY INCOME FOR SECTION 707(b)(7) EXCLUSION	

2	<p>Marital/filing status. (Check the box that applies and complete the balance of this part of this statement as directed.)</p> <p>a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.</p> <p>b. <input type="checkbox"/> Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of 707(b)(2)(A) of the Bankruptcy code." Complete only Column A ("Debtor's Income") for Lines 3-11.</p> <p>c. <input type="checkbox"/> Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B 2(Spouse's Income for Lines 3-11.</p> <p>d. <input checked="" type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</p>		
	<p>All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.</p>	Column A Debtor's Income	Column B Spouse's Income
3	Gross Wages, salary, tips, bonuses, overtime, commissions.	\$2080.00	\$1776.00
4	<p>Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provided details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V.</p> <p>a. Gross receipts \$</p> <p>b. Ordinary and necessary business expenses \$</p> <p>c. Business income Subtract Line b from Line a</p>	\$0.00	\$0.00
5	<p>Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V.</p> <p>a. Gross receipts \$</p> <p>b. Ordinary and necessary operating expenses \$</p>	\$0.00	\$0.00
6	Interest, dividends and royalties.	\$0.00	\$0.00
7	Pension and retirement income.	\$0.00	\$0.00
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed.	\$0.00	\$0.00
9	<p>Unemployment compensation. Enter the amount in Column A and, if applicable, Column B. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: Unemployment compensation claimed to Be a benefit under the Social Security Act Debtor \$ Spouse \$</p>	\$ 0.00	\$0.00

10	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. a. _____ \$ _____ b. _____ \$ _____ Total and enter on Line 10	\$0.00	\$0.00
11	Subtotal of Current Monthly Income for 707(b)(7). Add Lines 3 thru 10 in Column A and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).	\$2080.00	\$1776.00
12	Total Current Monthly Income for 707(b)(7). If Column B has been completed, add Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	\$3856.00 total	

Part III. APPLICATION OF SECTION 707(b)(7) EXCLUSION		
13	Annualized Current Monthly Income for 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$ 46,272.00
14	Applicable median family income. Enter the median family income for the applicable state and Household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: South Dakota b. Enter debtor's household size: <u>3</u> \$ 58,135.00	
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed. <input checked="" type="checkbox"/> The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII. <input type="checkbox"/> The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.	

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR SECTION 707(b)(2)		
16	Enter the amount from Line 12.	\$
17	Marital adjustment. If you checked the box at Line 2.c, enter the amount of the income listed in Line 11, Column B that was NOT regularly contributed to the household expenses of the debtor of the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero. a. _____ \$ _____ b. _____ \$ _____ c. _____ \$ _____ Total and enter on Line 17.	\$
18	Current monthly income for Section 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$

	Part V. CALCULATION OF DEDUCTIONS ALLOWED UNDER SECTION 707(b)(2)	
	Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)	
19 A	National Standards: food, clothing, household supplies, personal care, and miscellaneous. Enter "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable family size and income level. (This information is available at www.usdoj.gov/ust or from the clerk of the bankruptcy court.)	\$
19 B	<p>National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket health Care for persons under 65 of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number state in Line 14B.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.</p> <p>Household members under 65 years of age Household members 65 years of age or older</p> <p>A1. Allowance per member _____ a2. Allowance per member _____ B1. Number of members _____ b2. Number of members _____ C1. Subtotal _____ c2. Subtotal _____</p> <p>_____</p>	\$
20 A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS housing and Utilities Standards: non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court).	\$
20 B	<p>Local Standards: housing and utilities; mortgage/rent expenses. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for the debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.</p> <p>a. IRS Housing and Utilities Standards; mortgage/rental expense \$ _____ b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42 \$ _____ c. Net mortgage/rental expense Subtract Line b from Line a.</p>	\$
21	<p>Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p> <p>_____ _____ _____</p>	\$
22 A	<p>Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. ___0___1___2 or more</p> <p>If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	\$

22 B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	
23	<p>Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) ___ 1 ___ 2 or more</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.</p> <p>a. IRS Transportation Standards, Ownership Costs, \$ _____</p> <p>b. Average Monthly Payment for any debts secured by Vehicle 1, As stated in Line 42 \$ _____</p> <p>c. Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a. \$ _____</p>	\$ _____
24	<p>Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.</p> <p>a. IRS Transportation Standards, Ownership Costs \$ _____</p> <p>b. Average Monthly Payment for any debts secured by Vehicle 2, As stated in Line 42 \$ _____</p> <p>c. Net ownership/lease expense for Vehicle 2 Subtract Line b from Line a. \$ _____</p>	\$ _____
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes such as income taxes, self employment taxes, social security taxes and Medicare taxes. Do not include real estate or sales taxes.	\$ _____
26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.	\$ _____
27	Other Necessary Expenses: life insurance. Enter average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on you dependents, for whole life or for any other form of insurance.	\$ _____
28	Other Necessary Expenses: Court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to court order, such as spousal or child support payments. Do not include payments on past due support obligations included in Line 44.	\$ _____
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.	\$ _____
30	Other Necessary Expenses: childcare. Enter the average monthly amount that you actually expend on childcare- such as baby sitting, day care, nursery and preschool. Do not include payments made for children's education.	\$ _____

31	Other Necessary Expenses: health care. Enter the average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B.expenses that are not reimbursed by insurance or paid by a health savings account. Do not include payments for health insurance or health savings accounts listed in Line 34.	\$
32	Other Necessary Expenses: telecommunications services. Enter the average monthly expenses that you actually pay for telecommunication services other than your basic home telephone and cell phone service- such as pagers, call waiting, caller id, special long distance or internet services-to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.	\$
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.	\$
	Subpart B: Additional Expense Deductions under Section 707(b) Note: Do not include any expenses that you have listed in Lines 19-32	
34	Health Insurance, Disability Insurance and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonable necessary for yourself, your spouse, or your dependents. a. Health Insurance \$ _____ b. Disability Insurance \$ _____ c. Health Savings Account \$ _____ Total and enter on Line 34 _____ If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: \$ _____	\$
35	Continued contributions to the care of household or family members. Enter the actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.	\$
36	Protection against family violence. Enter any average monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	\$
37	Home energy costs. Enter the average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary.	\$
38	Education expenses for dependent children less than 18. Enter the average monthly expenses that you actually incur, not to exceed \$137.50 per child, in providing elementary and secondary education for your dependent children less than 18 years of age. You must provide your case trustee with documentation demonstrating that the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.	\$
39	Additional food and clothing expense. Enter the average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed five percent of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.	\$
40	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 USC 170(c)(1-2)	\$

41	Total Additional Expense Deductions under 707(b). Enter the total of Lines 34 through 40	\$																
	Subpart C: Deductions for Debt Payment																	
42	<p>Future payments on secured claims For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.</p> <table style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th style="text-align: left; width: 25%;">Name of Creditor</th> <th style="text-align: left; width: 30%;">Property Securing the Debt</th> <th style="text-align: left; width: 20%;">Average Monthly Payment</th> <th style="text-align: left; width: 10%;">Does payment include taxes or insurance?</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td>\$</td> <td>yes no</td> </tr> <tr> <td>b.</td> <td></td> <td>\$</td> <td>yes no</td> </tr> <tr> <td>c.</td> <td></td> <td>\$</td> <td>yes no</td> </tr> </tbody> </table> <p style="text-align: right; margin-top: 10px;">Total: Add Lines a, b and c.</p>	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	a.		\$	yes no	b.		\$	yes no	c.		\$	yes no	\$
Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?															
a.		\$	yes no															
b.		\$	yes no															
c.		\$	yes no															
43	<p>Other payments on secured claims. If any of the debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total such amounts in the following chart. If necessary, list additional entries on a separate page.</p> <table style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th style="text-align: left; width: 30%;">Name of Creditor</th> <th style="text-align: left; width: 30%;">Property Securing the Debt</th> <th style="text-align: left; width: 40%;">1/60th of the Cure Amount</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td>\$</td> </tr> <tr> <td>b.</td> <td></td> <td>\$</td> </tr> <tr> <td>c.</td> <td></td> <td>\$</td> </tr> </tbody> </table> <p style="text-align: right; margin-top: 10px;">Total: Add Lines a, b and c</p>	Name of Creditor	Property Securing the Debt	1/60 th of the Cure Amount	a.		\$	b.		\$	c.		\$	\$				
Name of Creditor	Property Securing the Debt	1/60 th of the Cure Amount																
a.		\$																
b.		\$																
c.		\$																
44	<p>Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.</p>	\$																
45	<p>Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.</p> <table style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tbody> <tr> <td style="width: 60%;">a. Projected average monthly Chapter 13 plan payment.</td> <td style="width: 40%;">\$</td> </tr> <tr> <td colspan="2">b. Current multiplier for your district as determined under schedules Issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</td> </tr> <tr> <td>c. Average monthly administrative expense of Chapter 13 case</td> <td style="text-align: center;">X</td> </tr> <tr> <td colspan="2" style="text-align: right;">Total: Multiply Lines A and b</td> </tr> </tbody> </table>	a. Projected average monthly Chapter 13 plan payment.	\$	b. Current multiplier for your district as determined under schedules Issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)		c. Average monthly administrative expense of Chapter 13 case	X	Total: Multiply Lines A and b		\$								
a. Projected average monthly Chapter 13 plan payment.	\$																	
b. Current multiplier for your district as determined under schedules Issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)																		
c. Average monthly administrative expense of Chapter 13 case	X																	
Total: Multiply Lines A and b																		
46	Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.	\$																
	Subpart D: Total Deductions from Income																	
47	Total of all deductions allowed under Section 707(b)(2). Enter the total of Lines 33, 41 and 46.	\$																

Part VI. DETERMINATION OF SECTION 707(b)(2) PRESUMPTION		
48	Enter the amount from Line 18 (Current monthly income for Section 707(b)(2))	\$
49	Enter the amount from Line 47 (Total of all deductions allowed under Section 707(b)(2))	\$
50	Monthly disposable income under Section 707(b)(2). Subtract Line 49 from Line 48 and enter the result.	\$
51	60-month disposable income under Section 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.	\$

52	<p>Initial presumption determination. Check the applicable box and proceed as directed.</p> <p><input type="checkbox"/> The amount on Line 51 is less than \$6,575. Check the box for "The presumption does not arise" at the top of page 1 of this statement and complete the verification in Part VIII. Do not complete the remainder of Part VI.</p> <p><input type="checkbox"/> The amount set forth on Line 51 is more than \$10,950. Check the box for "The presumption arises" at the top of page 1 of this statement; and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.</p> <p><input type="checkbox"/> The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part VI (Lines 53 through 55).</p>	
53	Enter the amount of your total non-priority unsecured debt	\$
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$
55	<p>Secondary presumption determination. Check the applicable box and proceed as directed.</p> <p><input type="checkbox"/> The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.</p> <p><input type="checkbox"/> The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.</p>	

Part VII: ADDITIONAL EXPENSE CLAIMS												
56	<p>Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under Section 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.</p> <table border="0" style="width: 100%;"> <thead> <tr> <th style="text-align: center;">Expense Description</th> <th style="text-align: center;">Monthly Amount</th> </tr> </thead> <tbody> <tr> <td>a. _____</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>b. _____</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>c. _____</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td style="text-align: right;">Total: Add Lines a, b and c</td> <td style="text-align: right;">\$ _____</td> </tr> </tbody> </table>		Expense Description	Monthly Amount	a. _____	\$ _____	b. _____	\$ _____	c. _____	\$ _____	Total: Add Lines a, b and c	\$ _____
Expense Description	Monthly Amount											
a. _____	\$ _____											
b. _____	\$ _____											
c. _____	\$ _____											
Total: Add Lines a, b and c	\$ _____											

Part VIII: VERIFICATION	
57	<p>I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this a joint case, both debtors must sign.)</i></p> <p>Date: <u>June 26, 2009</u> Signature: <u>/s/ Richard Michael Cobb</u> (Debtor)</p> <p>Date: <u>June 26, 2009</u> Signature: <u>/s/ Katie Rose Cobb</u> (Joint Debtor, if any)</p>

B8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT
Southern District of South Dakota

In re Richard Michael Cobb and Katie Rose Cobb
Debtor

Case No. _____
Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A- Debts secured by property of the estate. (*Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.*)

Property No. 1	
Creditor's Name: First Bank & Trust	Describe Property Securing Debt: personal residence 206 E. 7 th Street, Volga, SD 57071
Property will be (<i>check one</i>): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (<i>check at least one</i>): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt (both mortgages reaffirmed) <input type="checkbox"/> Other. Explain _____ (for example, avoid lien Using 11 U.S.C. Section 522(f)). Property is (<i>check one</i>): <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	
Property No. 2 (<i>if necessary</i>)	
Creditor's Name: Home Federal	Describe Property Securing Debt: personal residence 206 E. 7 th Street, Volga, SD 57071
Property will be (Check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 USC Section 522(f)). Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Page 2

Property No. 3	
Creditor's Name: Wells Fargo Auto Plan	Describe Property Securing Debt: 2002 Pontiac Grand Prix GT (78,000 miles) SECURED
Property will be (<i>check one</i>): <div style="display: flex; justify-content: space-around; margin-top: 5px;"> <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained </div> <p>If retaining the property, I intend to (<i>check at least one</i>):</p> <div style="margin-left: 20px;"> <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt (both mortgages reaffirmed) <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. Section 522(f)). </div> <p>Property is (<i>check one</i>):</p> <div style="margin-left: 20px;"> <input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt </div>	
Property No. 4 (<i>if necessary</i>)	
Creditor's Name: Wells Fargo Auto Plan	Describe Property Securing Debt: 2002 Mercury Mountaineer (72,000 miles)
Property will be (Check one): <div style="display: flex; justify-content: space-around; margin-top: 5px;"> <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained </div> <p>If retaining the property, I intend to (check at least one):</p> <div style="margin-left: 20px;"> <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 USC Section 522(f)). </div> <p>Property is (check one):</p> <div style="margin-left: 20px;"> <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt </div>	

PART B - Personal property subject to unexpired leases. *(All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)*

Property No. 1 None		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. Section 365(p)(2): ___Yes ___No
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. Section 365(p)(2): ___Yes ___No
Property No. 3 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. Section 365(p)(2): ___Yes ___No

0

_____ continuation sheets attached (if any)

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

June 26, 2009
Date: _____

/s/ Richard Michael Cobb

Signature of Debtor

June 26, 2009
Date: _____

/s/ Katie Rose Cobb

Signature of Joint Debtor